Attorney Docket No.

032668-026

D STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel lan Flitcroft et al.

Application No.: 09/665,574

Filing Date:

Sir:

September 18, 2000

Title: CREDIT CARD SYSTEM AND METHOD

Group Art Unit: 3627

Examiner: Michael A. Cuff

Confirmation No.: 6529

FOURTH INFORMATION DISCLOSURE STATEMENT TRANSMITTAL LETTER

RECEIVED JUL 2 - 2004 **GROUP 3600**

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

	closed is a	FOURTH e-identified pater		sclosure Statement and	accompanying form	
	No additional fee for submission of an IDS is required. The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed. A statement under 37 C.F.R. § 1.97(e) is also enclosed. A statement under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed. Charge to Deposit Account No. 02-4800 for the fee due. A check in the amount of\$ 180.00 is enclosed for the fee due.					
Charge to credit card. Form PTO-2038 is attached. The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.						
				Respectfully submitted,		
				BURNS, DOANE, SWECKER & MATHIS, L.L.P.		
P.O. Box Alexand (703) 83	ria, Virginia 223	313-1404	Ву	John F. Guay	an	
Date: Ju	une 23, 2004			Registration No. 47,2	48	



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FOURTH INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, the accompanying information is being submitted in accordance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of the cited document is enclosed.

The document is being submitted after the close of prosecution but prior to, or concurrently with, the payment of the issue fee, therefore under 37 C.F.R. §1.97(d) a statement and the fee set forth in 37 C.F.R. 1.17(p) are enclosed.

A fee of \$180.00 as set forth in 37 C.F.R. §1.17(p) is enclosed.

I, the undersigned, hereby state that no item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonably inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three (3) months prior to the filing of this Information Disclosure Statement.

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FOURTH Information Disclosure Statement Application No. 09/665,574
Attorney's Docket No. 032668-026
Page 2

To assist the Examiner, the document is / documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date <u>June 23, 2004</u>

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620 By:

Registration No. 47,248